

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Roderick C Dixon
Debtor

Case No. 14-04406-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Sep 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019.

db +Roderick C Dixon, 3606 Derry Street, Harrisburg, PA 17111-1919
aty Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
4548418 +AES/ M&T Bank, 1415 Ritner Highway, Carlisle, PA 17013-9300
4548420 +Dauphin Co. Tax Claim, 2nd Fl Veterans Bldg, PO Box 1295, Harrisburg, PA 17108-1295
4550981 Dauphin County Tax Claim Bureau, P. O. Box 1295, Harrisburg, PA 17108-1295
4594926 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4548422 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
4590639 +PNC Mortgage, ATTN: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
4548423 +PPL Electric Utilities, 2 North 9th Street RPC-GENN1, Allentown, PA 18101-1179
4594141 +PPL Electric Utilities, 827 Hausman Road, Allentown PA 18104-9392
4548430 +The City of Harrisburg, Capital Region Water, P.O. Box 826429,
Philadelphia, PA 19182-6429

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4571986 EDI: AIS.COM Sep 03 2019 23:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4548419 EDI: COMCASTCBLCENT Sep 03 2019 23:13:00 Comcast Cable, PO Box 3005,
Southeastern, PA 19398-3005
4548421 +E-mail/Text: unger@members1st.org Sep 03 2019 19:50:24 Members 1st FCU, 5000 Louise Drive,
Mechanicsburg, PA 17055-4899
4597571 EDI: PRA.COM Sep 03 2019 23:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4565183 E-mail/Text: bankruptcynotices@psecu.com Sep 03 2019 19:50:19 PSECU, PO Box 67013,
Harrisburg PA 17106-7013
4548424 +E-mail/Text: bankruptcynotices@psecu.com Sep 03 2019 19:50:19 PSECU, 1500 Elmerton Avenue,
Harrisburg, PA 17110-9214
4548425 +E-mail/Text: colleen.atkinson@rmscollect.com Sep 03 2019 19:50:26 Receivable Management,
PO Box 17305, Richmond, VA 23226-7305
4548426 +EDI: SEARS.COM Sep 03 2019 23:13:00 Sears/cbna, 701 East 60th Street N.,
Sioux Falls, SD 57104-0432
4548427 +EDI: RMSC.COM Sep 03 2019 23:13:00 Synch/amazon, P.O. Box 965015,
Orlando, FL 32896-5015
4548428 +EDI: RMSC.COM Sep 03 2019 23:13:00 Synch/lowes, P.O. Box 956005, Orlando, FL 32896-0001
4548429 +EDI: CITICORP.COM Sep 03 2019 23:13:00 Thd/cbna, P.O. Box 6497,
Sioux Falls, SD 57117-6497
4548431 +EDI: VERIZONCOMB.COM Sep 03 2019 23:13:00 Verizon, 500 Technology Drive, Suite 30,
Saint Charles, MO 63304-2225
4557064 EDI: WFFC.COM Sep 03 2019 23:13:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
4857864 +EDI: WFFC.COM Sep 03 2019 23:13:00 Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se,
1451 Thomas Langston Rd., Winterville, NC 28590-8872
4548432 +EDI: WFFC.COM Sep 03 2019 23:13:00 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd.,
Winterville, NC 28590-8872

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
Jeniece Davis on behalf of Creditor The Pennsylvania State Employees Credit Union
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Paul Donald Murphy-Ahles on behalf of Debtor 1 Roderick C Dixon pmurphy@dplglaw.com,
kgreene@dplglaw.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1 **Roderick C Dixon**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:14-bk-04406-HWV**

Social Security number or ITIN **xxx-xx-1918**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

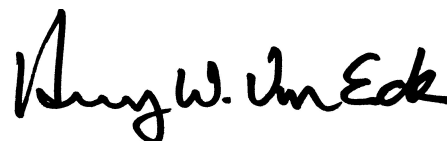
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roderick C Dixon

9/3/19

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.